

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Scott Milstein  
 Sheryl Milstein  
 Debtors

Case No. 18-10424-jkf  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 30

Date Rcvd: May 25, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 27, 2018.

db/jdb Scott Milstein, Sheryl Milstein, 34 Winter Rd, Holland, PA 18966-2750  
 14044105 #Bucks County Endocrinology, 1205 Langhorne Newtown Rd Ste 302, Langhorne, PA 19047-1222  
 14044106 Capital One, PO Box 71087, Charlotte, NC 28272-1087  
 14044108 Central Credit Services, LLC, PO Box 357, Ramsey, NJ 07446-0357  
 14044111 Commercial Acceptance Company, 2300 Gettysburg Rd Ste 102, Camp Hill, PA 17011-7303  
 14086530 +DITECH FINANCIAL LLC, c/o REBECCA ANN SOLARZ, KML Law Group, P.C., 710 Market Street, Suite 5000, Philadelphia, PA 19106-2312  
 14044113 Discover, PO Box 742655, Cincinnati, OH 45274-2655  
 14044116 GM Financial, PO Box 100, Williamsville, NY 14231-0100  
 14044119 +Lincoln Investment, 601 Office Center Dr Ste 300, Fort Washington, PA 19034-3275  
 14086190 +Lincoln Investment Planning, LLC, Catherine Harper, Esquire, 400 Maryland Drive, Box 7544, Ft. Washington PA 19034-2502  
 14044120 Macy's, PO Box 9001094, Louisville, KY 40290-1094  
 14044121 Macy's American Express, PO Box 9001108, Louisville, KY 40290-1108  
 14044122 Mohela, 633 Spirit Dr, Chesterfield, MO 63005-1243  
 14044123 Nissan Motor Acceptance Corp., PO Box 660366, Dallas, TX 75266-0366  
 14044125 Prudential, 1100 Horizon Cir, Chalfont, PA 18914-3971  
 14044126 Scott Taroff, 105 S Mansfield Ave, Margate City, NJ 08402-2515

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QRHHOLBER.COM May 26 2018 05:48:00 ROBERT H. HOLBER, Robert H. Holber PC,  
 41 East Front Street, Media, PA 19063-2911  
 smg E-mail/Text: bankruptcy@phila.gov May 26 2018 01:55:44 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 26 2018 01:55:03  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcyntices@usdoj.gov May 26 2018 01:55:26 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 14044103 EDI: AMEREXPR.COM May 26 2018 05:48:00 American Express, PO Box 297858,  
 Fort Lauderdale, FL 33329-7858  
 14044104 EDI: BANKAMER.COM May 26 2018 05:48:00 Bank of America Visa, PO Box 15019,  
 Wilmington, DE 19886-5019  
 14044107 EDI: CAPITALONE.COM May 26 2018 05:48:00 Capital One Bank, PO Box 71083,  
 Charlotte, NC 28272-1083  
 14044109 EDI: CHASE.COM May 26 2018 05:48:00 Chase, PO Box 15298, Wilmington, DE 19850-5298  
 14044110 EDI: CITICORP.COM May 26 2018 05:48:00 Citi Cards, PO Box 6077,  
 Sioux Falls, SD 57117-6077  
 14044112 EDI: RCSDELL.COM May 26 2018 05:48:00 Dell Financial Services, PO Box 81577,  
 Austin, TX 78708-1577  
 14044114 E-mail/Text: bankruptcy.bnc@ditech.com May 26 2018 01:54:39 Ditech, PO Box 6172,  
 Rapid City, SD 57709-6172  
 14044115 EDI: USBANKARS.COM May 26 2018 05:48:00 Fulton Bank, PO Box 790408,  
 Saint Louis, MO 63179-0408  
 14044118 EDI: IRS.COM May 26 2018 05:48:00 Internal Revenue Service, PO Box 7346,  
 Philadelphia, PA 19101-7346  
 14044124 EDI: AGFINANCE.COM May 26 2018 05:48:00 One Main Financial, PO Box 742536,  
 Cincinnati, OH 45274-2536

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

14044117\* Internal Revenue Service, PO Box 804527, Cincinnati, OH 45280-4527

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 27, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 24, 2018 at the address(es) listed below:

JOSHUA Z. GOLDBLUM on behalf of Debtor Scott Milstein jzgoldblum@aol.com,  
G14492@notify.cincompass.com  
JOSHUA Z. GOLDBLUM on behalf of Joint Debtor Sheryl Milstein jzgoldblum@aol.com,  
G14492@notify.cincompass.com  
REBECCA ANN SOLARZ on behalf of Creditor DITECH FINANCIAL LLC bkgroup@kmlawgroup.com  
ROBERT H. HOLBER trustee@holber.com, rholber@ecf.epiqsystems.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

**Information to identify the case:**

Debtor 1	<b>Scott Milstein</b>	Social Security number or ITIN	<b>xxx-xx-0107</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	<b>Sheryl Milstein</b>	Social Security number or ITIN	<b>xxx-xx-5703</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>			
Case number: <b>18-10424-jkf</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Scott Milstein

Sheryl Milstein

5/24/18

**By the court:** Jean K. FitzSimon  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**